GOVERNMENT OF INDIA
SOCIAL JUSTICE AND EMPOWERMENT
LOK SABHA

UNSTARRED QUESTION NO:3915
ANSWERED ON:13.12.2002
NBCFDC ASSISTANCE TO WOMEN
K.H. MUNIYAPPA

Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:

(a) the objectives of the National Backward Classes Finance and Development Corporation;

(b) whether NBCFDC has launched any scheme for women of backward classes living below poverty line; and

(c) if so, the details thereof?

Answer

MINISTER OF STATE OF THE MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT (SHRI S. B. MOOKHERJEE)

(a) The main objective of the Corporation is to promote economic and developmental activities for the members of Backward Classes living below double the poverty line (i.e Rs. 40,000/- in rural areas and Rs. 55,000/- inurban areas) and to assist them by providing loans and financial assistance at concessional rate of interest for income generating activities and upgradation of technological and entrepreneurial skills of individuals or groups of individuals.

(b) & (c) Yes, Sir. The Corporation launched the `New Swarnima` Scheme forOBC women living below the poverty line (i.e. annual family income below Rs.20,000/- in rural areas and Rs.27,500/- in urban areas) in December 2001.Prior to this it was implementing the Swarnima Scheme Under the newscheme the Corporation is providing loan to eligible OBC beneficiaries to theextent of Rs.50000/- at concessional rate of interest of 4% per annum through the State Chennelising Agencies (SCAs) for the following sectors:-

1. Agriculture & Allied Sector: Dairy, Bee-keeping, Fish buying & selling etc.

2. Small Business/Artisan & Traditional Occupation: Bangle Unit, Beauty Parlour, Basket Weaving, Grocery Shop etc.

3. Service Sector: Photocopier, STD/PCO Booth, Tailoring, Binding, Candle Manufacturing, Aggarbati Making etc.

The NBCFDC provides 95% of the loan amount and the SCAcontribute 5% .The maximum period of repayment is 10 years. The Corporation has so far disbursed Rs.19.84 crores covering 22689 beneficiaries under the New Swarnima Scheme.